

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
§
RUHL, RONALD W. § Case No. 09-45933
§
Debtor(s) §

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that ANDREW J. MAXWELL, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE U.S. BANKR. CT
219 S. DEARBORN STREET
7TH FLOOR
CHICAGO IL

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on 05/07/2014 in Courtroom 744,

United States Courthouse
219 South Dearborn
Chicago, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 04/08/2014

By: /s/ Andrew J. Maxwell
Trustee

*ANDREW J. MAXWELL, TRUSTEE
105 W. Adams
SUITE 3200
CHICAGO, IL 60603*

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
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RUHL, RONALD W. § Case No. 09-45933
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SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

| | | |
|---|----|----------|
| The Final Report shows receipts of | \$ | 7,046.00 |
| and approved disbursements of | \$ | 77.67 |
| leaving a balance on hand of ¹ | \$ | 6,968.33 |

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payment to Date | Proposed Payment |
|--|-----------------|-------------------------|------------------|
| Trustee Fees: ANDREW J. MAXWELL, TRUSTEE | \$ 1,454.60 | \$ 0.00 | \$ 1,454.60 |
| Attorney for Trustee Fees: MAXWELL LAW GROUP, LLC | \$ 20,957.50 | \$ 0.00 | \$ 5,480.92 |
| Attorney for Trustee Expenses: MAXWELL LAW GROUP, LLC | \$ 125.46 | \$ 0.00 | \$ 32.81 |
| Other: INTERNATIONAL SURETIES, LTD. | \$ 7.67 | \$ 7.67 | \$ 0.00 |
| Total to be paid for chapter 7 administrative expenses | | | \$ 6,968.33 |
| Remaining Balance | | | \$ 0.00 |

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 9,311.53 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payment to Date | Proposed Payment |
|-----------|------------------------------|-------------------------|-------------------------|------------------|
| 000001A | Discover Bank | \$ 5,785.10 | \$ 0.00 | \$ 0.00 |
| 000002A | GE Money Bank dba SAM'S CLUB | \$ 571.38 | \$ 0.00 | \$ 0.00 |
| 000003A | GE Money Bank dba PAYPAL | \$ 440.23 | \$ 0.00 | \$ 0.00 |
| 000004A | HSBC Bank Nevada, N.A. | \$ 2,302.17 | \$ 0.00 | \$ 0.00 |
| 000005A | HSBC Bank Nevada, N.A. | \$ 212.65 | \$ 0.00 | \$ 0.00 |

Total to be paid to timely general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Andrew J. Maxwell
Trustee

*ANDREW J. MAXWELL, TRUSTEE
105 W. Adams
SUITE 3200
CHICAGO, IL 60603*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

In re:
Ronald W. Ruhl
Debtor

Case No. 09-45933-ERW
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: bchavez
Form ID: pdf006

Page 1 of 2
Total Noticed: 20

Date Rcvd: Apr 09, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2014.

db +Ronald W. Ruhl, 10502 Drummond Ave., Melrose Park, IL 60164-1518
14806781 +American Eagle Bank, 556 Randall Road, South Elgin, IL 60177-3315
14806782 Citi, c/o Citi Corp., PO Box 6500, Sioux Falls, SD 57117-6500
14806789 ++HSBC BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
(address filed with court: HSBC Bank, PO Box 52530, Schaumburg, IL 60196)
14806790 +HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
15998023 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,
Norfolk VA 23541-0907
14806788 +Home Depot, PO Box 6926, The Lakes, NV 88901-6926
19929329 Midland Funding LLC, By its authorized agent Recoser, LLC, 25 SE 2nd Ave, Suite 1120,
Miami, FL 33131-1605
14806791 +Spouse, 10502 Drummond Place, Melrose Park, IL 60164-1518
14806792 THD/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14806793 +Wells Fargo, 3476 Stateview Blvd., Fort Mill, SC 29715-7200
14806795 Wells Fargo Bank, PO Box 31557-CB Disputes, Billings, MT 59107

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14806783 +E-mail/Text: roy.buchholz@allianceoneinc.com Apr 10 2014 01:11:26 Citibank (South Dakota),
c/o Alliance One, 4850 Street Rd, Ste 300, Trevose, PA 19053-6643
14806784 E-mail/PDF: mrdiscen@discoverfinancial.com Apr 10 2014 01:23:59 Discover Card, PO Box 15316,
ATT: CMS/Prod Develop, Wilmington, DE 19850
15623800 E-mail/PDF: mrdiscen@discoverfinancial.com Apr 10 2014 01:23:59 Discover Bank,
Dfs Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
15739749 +E-mail/PDF: rmscedi@recoverycorp.com Apr 10 2014 01:21:04 GE Money Bank dba PAYPAL,
Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
15739748 +E-mail/PDF: rmscedi@recoverycorp.com Apr 10 2014 01:23:21 GE Money Bank dba SAM'S CLUB,
Care of Recovery Management Systems Corp, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
14806785 +E-mail/PDF: gecsed@recoverycorp.com Apr 10 2014 01:20:52 GEMB/SAMS, PO Box 981400,
El Paso, TX 79998-1400
14806786 +E-mail/PDF: gecsed@recoverycorp.com Apr 10 2014 01:20:52 GEMBPPBYCR, PO Box 981064,
El Paso, TX 79998-1064
19929330 E-mail/PDF: rmscedi@recoverycorp.com Apr 10 2014 01:21:03
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14806794* +Wells Fargo, 3476 Stateview Blvd, Fort Mill, SC 29715-7200
14806787 ##+HFC, PO Box 1547, Chesapeake, VA 23327-1547

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 8, 2014 at the address(es) listed below:

Andrew J Maxwell on behalf of Trustee Andrew J Maxwell, ESQ maxwelllawchicago@yahoo.com,
trustee@maxwellandpotts.com;naelipas@maxwellandpotts.com;cjcapo@maxwellandpotts.com;jhsmith@maxwe
llandpotts.com;vbarad@maxwellandpotts.com

District/off: 0752-1

User: bchavez
Form ID: pdf006

Page 2 of 2
Total Noticed: 20

Date Rcvd: Apr 09, 2014

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Andrew J Maxwell, ESQ maxwelllawchicago@yahoo.com,
amaxwell@ecf.epiqsystems.com;trustee@maxwellandpotts.com;cjcapo@maxwellandpotts.com
Charles H Shepard on behalf of Debtor Ronald W. Ruhl cshepard@gmail.com,
cshepard@therogerslawgroup.com
Christopher M Brown on behalf of Creditor WELLS FARGO BANK, N.A.
northerndistrict@atty-pierce.com, cbrown@atty-pierce.com
David M Siegel on behalf of Debtor Ronald W. Ruhl davidsiegellaw@hotmail.com,
davidmsiegel@hotmail.com;author@proofofpayments.com;johnellmannlaw@gmail.com
David M Siegel on behalf of Defendant Ronald W Ruhl davidsiegellaw@hotmail.com,
davidmsiegel@hotmail.com;author@proofofpayments.com;johnellmannlaw@gmail.com
Jaclyn H. Smith on behalf of Trustee Andrew J Maxwell, ESQ smith.jaclyn.h@gmail.com,
preferences_m1@yahoo.com,vbarad@maxwellandpotts.com,maseay@maxwellandpotts.com,
naelipas@maxwellandpotts.com
Michael L Sherman on behalf of Creditor American Eagle Bank shermlaw1@aol.com
Nicole A Elipas on behalf of Plaintiff Andrew J Maxwell naelipas@maxwellandpotts.com,
maxwelllawchicago@yahoo.com;cjcapo@maxwellandpotts.com
Nicole A Elipas on behalf of Trustee Andrew J Maxwell, ESQ naelipas@maxwellandpotts.com,
maxwelllawchicago@yahoo.com;cjcapo@maxwellandpotts.com
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov
Vikram R Barad on behalf of Trustee Andrew J Maxwell, ESQ vbarad@maxwellandpotts.com
TOTAL: 12